

### Remarks

In the 28 March 2008 Election/Restriction Requirement, the Examiner has offered an opinion that a restriction for the above noted application is proper because it allegedly contains two inventions. The two inventions are alleged to include the pending claims as shown below:

- Invention 1 - claims 1 - 19 and 23 - 28 (Group 1); and  
Invention 2 - claims 20 - 22 (Group 2);

The Examiner has also offered an opinion that alleged Invention 1 and alleged Invention 2 are related as combination and sub-combination. As part of a response to the 28 March 2008 Election/Restriction Requirement, the Assignee is presumably expected to select a group of claims for further examination. Accordingly the Assignee, without commenting on: whether or not there is a legitimate basis (statutory or otherwise) for the restriction, whether or not there are separate inventions, whether or not the alleged separate inventions are distinct and/or whether or not the alleged relationships between the alleged inventions are in any way similar to the relationships the Examiner has alleged exists, elects group 1 (claims 1 - 19 and 23 - 28).

### Reservation of rights

The Assignee hereby explicitly reserves the right to present the previously modified and/or canceled claims for re-examination in their original format. The cancellation or modification of pending claims to put the instant application in a final form for allowance and issue should not to be construed as a surrender of subject matters covered by the original claims before their cancellation or modification.

### Conclusion

The Assignee requests consideration of the instant application as amended herewith.

Respectfully submitted,  
Asset Trust, Inc.

/B.J. Bennett/

B.J. Bennett, President  
Date: April 26, 2008